

EXHIBIT 1

Resume for

HE LO position

Pinsky, SusanApplication **030020886 - Home Equity Loan Officer**

Step	Hire	Medium	Online	Recruiter	E. Mentock
Status	Transfer	Source	Intranet	Hiring Manager	G. Hoeni
Application Date	Dec-05-2003	Application Type	External		

General Information**Prescreening**

Information provided by the candidate on December 5, 2003.

Disqualification Questions for: Home Equity Loan Officer

Questions**Result**

There are no job-specific questions to display.

Skills for: Home Equity Loan Officer

Skills	At Least	Proficiency	Experience	Last Used	Interest	Required	Asset	Result
1. Residential real estate		Intermediate	1-3 years	Current	High	Met		0 /
2. Loans and mortgages		Advanced	1-3 years	1-3 years ago	High	Met		0 /
3. Develop contact lists		Expert	5 years or +	Current	High	Met		0 /
4. Ensure compliance with government regulations		Intermediate	1-3 years	Current	High	Met		0 /

Questions for: Home Equity Loan Officer

Questions**Required Asset Result**

1. How many years of mortgage banking experience do you possess?

Type: Single Answer

Answer | Possible Answers

None

0 /

Up to One Year

0 /

☒ One to Three Years

Met

0 /

Three to Five Years

0 /

More than Five Years

0 /

Result for Question:

0 /

2. How successful have you been in soliciting new business through the use of referrals and networking sources?

Type: Single Answer

Answer | Possible Answers

Not at all successful

0 /

Somewhat successful

0 /

☒ Very successful

Met

0 /

Result for Question:

0 /

3. Please indicate the computer applications with which you have experience.

Type: Multiple Answers

Answer | Possible Answers☒ Microsoft Word

Met

0 /

<input type="checkbox"/> Microsoft Excel	Met	0 /
<input type="checkbox"/> Microsoft PowerPoint	Met	0 /
<input type="checkbox"/> Microsoft Access	Met	0 /
<input type="checkbox"/> Microsoft Project	Met	0 /
<input type="checkbox"/> Lotus Notes	Met	0 /
<input type="checkbox"/> None of the above		0 /

Result for Question: 0 /

4. Please select the highest level of education that you have completed:

Type: Single Answer

Answer | Possible Answers

<input type="checkbox"/> High School Diploma/GED		0 /
<input type="checkbox"/> Associates Degree		0 /
<input checked="" type="checkbox"/> Bachelors Degree	Met	0 /
<input type="checkbox"/> Masters Degree		0 /
<input type="checkbox"/> Doctorate/JD		0 /
<input type="checkbox"/> Trade School		0 /
<input type="checkbox"/> None of the above		0 /

Result for Question: 0 /

5. Please indicate the number of years of direct sales experience you have

Type: Single Answer

Answer | Possible Answers

<input type="checkbox"/> None		0 /
<input type="checkbox"/> Less than one year		0 /
<input type="checkbox"/> One to three years		0 /
<input type="checkbox"/> Three to five years		0 /
<input checked="" type="checkbox"/> More than five years	Met	0 /

Result for Question: 0 /

6. Have you ever worked in an environment where you were required to meet departmental goals of quality and productivity?

Type: Single Answer

Answer | Possible Answers

<input type="checkbox"/> No		0 /
<input checked="" type="checkbox"/> Yes	Met	0 /

Result for Question: 0 /

7. Are you at least 18 years of age?

Type: Single Answer

Answer | Possible Answers

<input checked="" type="checkbox"/> Yes		0 /
<input type="checkbox"/> No		0 /

Result for Question: 0 /

8. If you are not at least 18 years of age, are you authorized to work or, if necessary, can you obtain working papers?

Type: Single Answer

Answer | Possible Answers

<input checked="" type="checkbox"/> Not applicable		0 /
<input type="checkbox"/> Yes		0 /
<input type="checkbox"/> No		0 /

Result for Question: 0 /

9. Do you have the legal right (i.e. appropriate documentation/work permit) to work in the location in which you are expressing an interest?

Type: Single Answer

Answer | Possible Answers

☒ Yes

0 /

☐ No

0 /

Result for Question:

0 /

10. Are you currently employed by JPMorgan Chase or have you previously been employed by JPMorgan Chase, JPMorgan, Chase Manhattan Corporation, Chemical Banking Corporation, Manufacturers Hanover Corporation or any of their subsidiaries or affiliates?

Type: Single Answer

Answer | Possible Answers

☐ Yes

0 /

☒ No

0 /

Result for Question:

0 /

11. In what languages are you proficient or fluent?

Type: Multiple Answers

Answer | Possible Answers

☐ Arabic

0 /

☐ Bengali

0 /

☐ Chinese (Cantonese)

0 /

☐ Chinese (Mandarin)

0 /

☐ Chinese (Other)

0 /

☒ English

0 /

☐ French

0 /

☐ German

0 /

☐ Gujarati

0 /

☐ Hindi

0 /

☐ Italian

0 /

☐ Japanese

0 /

☐ Korean

0 /

☐ Portuguese

0 /

☐ Punjabi

0 /

☐ Spanish

0 /

☐ Urdu

0 /

☒ Other (please specify in profile)

0 /

Result for Question:

0 /

Required Asset Res

Total for Skills and Questions: 11/11 4/4 0/

Screening

There is no service information to display.

Resume

Information provided by the candidate on December 5, 2003.

Candidate Personal Information**Pinsky, Susan (354402)**

Employee Number

U474707

Social Security Number

Not Specified

Date of Birth

Not Specified

Address

**241 3rd ave
NY
New York, New York
United States, 10003**

Home Phone Number

917-676-8556

Cellular Number

Not Specified

Work Phone Number

212-481-0643

Pager Number

Not Specified

Region

US>NY>New York

Email Address

susan.pinsky@jpmchase.com

Fax Number

Not Specified

Web Page Address

Not Specified

Middle / Other name

Not Specified

To assist the Firm with its merger redeployment efforts, please indicate if your most recent position with JPMC has been eliminated.

Yes

If yes, please indicate month/year you were notified of job elimination.(mmm-yyyy)

Jun-2005

If you were referred by an employee of JPMorgan Chase, please enter their name below.

Not Specified

Former JPMC Intern

Not Specified

Alternate Email Address

Not Specified

Source - for University Recruiting

Not Specified

School Address (Line 1) School - City

Not Specified**Not Specified**

School Address (Line 2) School - State or Province

Not Specified**Not Specified**

School - Zip/Postal Code

Not Specified

SAT Math

Not Specified

SAT Verbal

Not Specified

SAT Written

Not Specified**Attached Files**

No Information Available

Education**Liberal Arts, English, Psychology**

Education Level

Bachelor's Degree (±16 years)

Institution

Bernard Baruch

GPA

Not Specified

Secondary school qualification (only if associated to school above, US candidates need not complete)

Not Specified

Please provide any other pertinent details regarding your education

Not Specified

Degree Type

Not Specified

Work Experience

Assistant Financial Advisor

Employer Supervisor's Name Supervisor's Phone Number

JP Morgan Chase Not Specified Not Specified

Achievements

I assist in the management of five hundred and eighty high net worth private client accounts. I service and maintenance relationships, brokerage accounts, IRA's, Trusts, Fee Based, Transactional and Insurance business. I work with the Financial Advisor on investment strategies, profiling clients and financial planning. I work on strategies with the PFA to capture additional monies from active clients and to help cultivate new relationships. I execute trades for equity, fixed income and mutual funds. I update and maintain client databases, tracking systems, treasury maturity and bond redemptions.

Currency Last Base Salary Last Bonus/Incentive Amount

Not Specified Not Specified Not Specified

Reason for Leaving

Not Specified

From Nov-2002 to (Not Specified)

Additional Information

Career Objectives

Thank you for taking the time to consider me for this position. I believe that this position is a tremendous opportunity where I can use my previous experience to identify opportunities to increase production as well as add value and become a an integral part of your team.

Supplementary Comments

No information available

Pasted Cover Letter

No information available

Pasted Resume

SUSAN PINSKY

212-477-4481* 241 Third Ave. Apt. #1 New York, NY 10003

susan.x.pinsky@chase.com

EXPERIENCE:

11/02 - Present JP Morgan Chase

Assistant Financial Advisor

I assist the PFA in managing five hundred and eighty high net worth private client accounts. I service and maintenance relationships, brokerage accounts, IRA's, Trusts, Fee Based, Transactional and Insurance business. I work with the Financial Advisor on investment strategies, profiling clients and financial planning. I write and execute marketing plans to capture additional monies from active clients and to cultivate new relationships. I execute trades for equity, fixed income and mutual funds. I update and maintain client databases, tracking systems, treasury maturity and bond redemptions.

6/00 - 11/01 Merrill Lynch

Financial Advisor

Provided comprehensive wealth management to high net worth individuals, specializing in asset management, financial based planning, institutional cash management, pension and benefit planning, mortgage, home equity loans and refinancing products. Developed strategic asset allocation models based on client investment time horizons, goals and risk tolerance; conveyed the benefits of a wide array of fee-based products as alternatives to conventional brokerage services. Developed and conducted seminars on Trust and Estate products and financial planning. Utilized technical analysis databases (Bloomberg, Morning Star, ML internal) to do quantitative and comparative analysis of client portfolio holdings.

10/99 | 6/00 Jobs.com

NY Metro Account Manager

Internet Employment Solutions Provider

Accepted a newly created sales position targeted to increase growth in the NY Metro area. Sold an e-commerce solution based package focused on reducing corporate employment and hiring costs. Established and developed long-term client relationships. Developed an effective prospecting approach. Client base included government, financial, pharmaceutical and PR organizations.

6/99 | 10/99 Excel Partners

Senior Technical Recruiter

Solutions based consulting firm specializing in ERP software applications

6/97 | 3/99 Interim Technology, The Consulting Group

Technical Recruiter

Service and solutions based technology-consulting firm

Recruited technical staff at all levels such as Software Testers, Application Programmers, Project Managers, Business Analysts and Network/Operations personnel. Duties included sourcing, interviewing, administering computerized testing (Teckchek), reference checking, preparing resumes, scheduling interviews with clients, follow-up calls and closing, contract negotiations, signing contract consultants and cold calling; built an extensive network of consultants; developed ad campaigns for Internet and other forms of creative marketing; researched candidates within a pool of sophisticated and advanced network of professionals via the Internet and membership in technical and professional organizations; utilized a computer applicant tracking system designed to reduce overall recruiting administration.

Education: Bernard Baruch College, BA in Liberal Arts

Licenses: Series 7, Series 66, Life & Health Insurance

Computer Skills: Windows, PC's, Word, Lotus Notes, Excel, FIBSI, Teleview, Streetscape, Stratweb, Custom, Siebel, Power Point, Microsoft Office, Outlook, ACT, Front Page, Dreamweaver, Fireworks, Databases and Internet.

Tracking

Date & Time	Events	Details	Comments	By
030020886—Home Equity Loan Officer				
01-13-04	Hired	Start Date: Feb 1, 2004		Evelyn M
12:41 PM				Mentock
01-13-04	Status changed to New	Candidate File Snapshot		Evelyn M
12:41 PM	Hire			Mentock
01-08-04	Status changed to			Evelyn M
06:33 PM	Offer Pending			Mentock
01-08-04	Moved to step Offer	Candidate File Snapshot		Evelyn M
06:33 PM				Mentock
12-12-03	Status changed to			Evelyn M
02:32 PM	Under final consideration in step			Mentock
	Manager Interview			
12-12-03	Status changed to			Evelyn M
02:32 PM	Pending			Mentock
12-12-03	Moved to step Manager	Candidate File Snapshot	Interviewed with Mgr. on 12/10/03.	Evelyn M
02:32 PM	Interview		12/8/03 left message to set up interview with manager on 12/10/03.	Mentock
12-08-03	Comments added			Evelyn M
06:39 PM				Mentock
12-08-03	Status changed to To			Evelyn M

04:10 PM	be HM screened	
12-08-03	Moved to step Submit	Candidate File Snapshot
04:10 PM	to Manager	
12-05-03	Status changed to In	
02:47 PM	prescreening process	
12-05-03	Moved to step	Candidate File Snapshot
02:47 PM	Reviewed	
12-05-03	Correspondence sent	Job-Specific Application
01:32 PM		Acknowledgement -
		Home Equity Loan
		Officer-030020886 at
		JPMorgan Chase
		Internal (Intranet)
12-05-03	Applied online	
09:13 AM		

Mentock
Evelyn M
Mentock
Evelyn M
Mentock
Evelyn M
Mentock
System

Candidate
or agent

Profile

Information provided by the candidate on December 5, 2003.

Application Medium

How did we learn about this candidate? **Online**

Source Tracking

Source Type

Company Web Site

Source

Intranet

Please e-mail me job opportunities that match my profile. **Yes**

Basic Profile

Job

Asset Management

Investment Banking

Operations

Other

Relationship Management/Sales

Client Management

Consumer Investments

Loan Origination

Sales/Trading/Research

Location

United States

New York

New York

1 CMP / 03425

2 Chase Plaza / 03423

270 Park Avenue / 02317

270 Park Avenue Branch / 02317

345 Park Avenue / 00783

522 Fifth Avenue / 00736

64th & Madison / 03085

Art Deco Branch / 01963

Garment Center / 03302

Madison Ave & 57th St Branch / 03347

Third Ave and 51st St / 02112

Organization

Asset & Wealth Management

Global Investment Management

IM Americas

Investment Products

zzz - Inactive Organization

zz-INACTIVE Self Directed Investor (SET00 00L 025 021 020)
zz-INACTIVE WHEM Sales (SET00 00N 027 016 013)

Job Level	Schedule	Education
Not Specified	Full-time	Bachelor's Degree (±16 years)
Employee Status	Shift	Advance Notice
Not Specified	Day Job	No Notice Necessary
Job Type	Min. Ann. Salary	Travel
Standard	75,000.00 USD	Yes, 100 % of the Time
Date of Availability		
02-01-05		

Profiler Questionnaire

Disqualification Questions

Questions

Result

No questions are associated to the general profile of this candidate.

Skills

Skills	At Least	Proficiency	Experience	Last Used	Interest
1. Provide clients with information, data, and advice		Advanced	1-3 years	Current	High
2. Develop contact lists		Expert	5 years or +	Current	High
3. Sell products and services		Expert	1-3 years	Current	High
4. Generate ideas for products or services development		Intermediate	1-3 years	Current	High
5. Obtain and process information required to provide services		Expert	1-3 years	Current	High
6. Buy and sell securities for clients		Expert	3-5 years	Current	High
7. Provide investment information and service to clients		Expert	3-5 years	Current	High
8. Manage difficult situations with customers		Expert	5 years or +	Current	High

Questions

Questions

1. In what languages are you proficient or fluent?

Type: Multiple Answers

Answer | Possible Answers

Arabic

Bengali

Chinese (Cantonese)

Chinese (Mandarin)

Chinese (Other)

► English

French

German

Gujrati

Hindi

Italian

Japanese

Korean

Portuguese

Punjabi

Spanish

Urdu

► Other (please specify in profile)

2. Do you have the legal right (i.e. appropriate documentation/work permit) to work in the location in which you are expressing an interest?

Type: Single Answer

Answer | Possible Answers

► Yes

No

3. For U.S. positions only: Can you, within three days of employment, submit verification of both your identity and your authorization to work in the U.S. pursuant to the U.S. Immigration Reform and Control Act of 1986? (Applicants to positions outside of the U.S. please choose N/A)

Type: Single Answer

Answer | Possible Answers

Yes

No

N/A

4. For U.S. positions only: Will you presently or in the future require sponsorship for employment visa status (e.g. H-1B status)? (Applicants to positions outside of the U.S. please choose N/A)

Type: Single Answer

Answer | Possible Answers

Yes

No

N/A

5. For U.S. positions only: (Applicants to positions outside of the U.S. please respond N/A) Is any additional information relative to change of name, use of an assumed name or nickname necessary to enable a check on your arrest/conviction, work or school records? If yes, please provide other names used with dates in the following format: (first/middle/last) Date (mm/yyyy) or N/A if not applicable.

Type: Text Answer

Answer

6. For U.S. positions only: (Applicants to positions outside of the U.S. please respond N/A) Are you related to an employee of J.P. Morgan Chase & Co. or Bank One including any subsidiaries or affiliates? If yes, please specify the name of related employee. If no, please respond N/A.

Type: Text Answer

Answer

7. For U.S. positions only: (Applicants to positions outside of the U.S. please respond N/A) Have you ever been convicted of, or plead guilty to, an offense other than a minor traffic violation? Include offenses for which you pled no contest or received probation; you may exclude convictions which have been ordered fully expunged (i.e. removed from your criminal record by a specific court order) or sealed by a court of law. (Offenses involving the possession or use of false identification for underage drinking and similar offenses should be disclosed. Offenses for driving under the influence, and driving while impaired DO NOT need to be disclosed unless the position for which you are applying requires driving as a routine job duty.) If yes, please explain. If no, please respond N/A.

Type: Text Answer

Answer

8. For U.S. positions only: (Applicants to positions outside of the U.S. please respond N/A) Have you entered on or after November 29, 1990, any program of court supervision or deferred prosecution or some other pre-trial diversion or similar program for an offense involving theft, breach of trust, dishonesty, money laundering, or the illegal manufacture, sale, distribution or trafficking of drugs? If yes, please explain. If no, please respond N/A.

Type: Text Answer

Answer

9. For U.S. positions only: (Applicants to positions outside of the U.S. please choose N/A) Are you currently under indictment for, or do you currently have any pending criminal charge for any offense, including but not limited to, offenses involving theft, breach of trust, dishonesty, money laundering or the illegal manufacture, sale, distribution or trafficking of drugs? If yes, please specify. If no, please respond N/A.

Type: Text Answer

Answer

10. Eligibility Requirements

In accordance with the Job Posting Policy, to apply for a position, you'll need to meet four requirements:

1. You must have the minimum skills and experience stated in the job posting.
2. You must have been in your current position for at least one year OR have your manager's approval to apply for another position.
Exception: No approval is needed if your current position has been eliminated.
3. You must have received a rating of "Meets expectations", "Satisfactory" or higher on your most recent performance review.
4. You are not currently on written warning.

Do you meet the four eligibility requirements listed above?

Type: Single Answer

Answer | Possible Answers

☒ Yes

☐ No

- 11. Are you at least 18 or if you are under 18 years of age, are you authorized to work in the state for which you are applying?**

Type: Single Answer

Answer | Possible Answers

☐ Yes

☐ No

- 12. Have you previously been employed by or worked on the premises of JPMorgan Chase or any of its predecessor organizations? If yes, specify by whom, under what name you worked there, and what the dates were of your employment. If no, respond N/A.**

Type: Text Answer

Answer

- 13. Have you ever been refused, or had revoked, bonding coverage at a previous employer? (Bonding coverage refers to a type of insurance carried by employers.)**

Please respond - No or Yes. If yes, provide full explanation in the box provided.

Type: Text Answer

Answer

- 14. Consistent with its obligations under the Americans with Disabilities Act of 1990 and applicable state and local laws, JPMorgan Chase will provide a reasonable accommodation for the known disabilities of job applicants. If you require a reasonable accommodation during the application process, please inform either the recruiter or line manager who contacts you for a specific opportunity.**

I hereby affirm that I have provided complete and accurate answers to all of the questions above and that all of the information I will provide with this profile is accurate. Note: Providing inaccurate or incomplete answers or information may result in corrective action up to and including termination or disqualification from consideration for employment.

Type: Single Answer

Answer | Possible Answers

☐ Yes

☐ No

Regulations**U.S. Equal Employment Opportunity / Affirmative Action Information**

The information already provided has been hidden for confidentiality reasons.

- Information provided by recruiters appears as "Not Specified" for confidentiality reasons but can be modified if necessary.

- Information provided by the candidate cannot be modified by recruiters.

Race/Ethnic Identification

The information under this heading has been provided by the candidate

Gender

The information under this heading has been provided by the candidate

Vietnam Era Veterans and Other Veterans

The information under this heading has not been provided.

Special Disabled Veterans

The information under this heading has not been provided.

Persons with Disabilities

Do you consider yourself a person with a disability?

The information under this heading has not been provided.

EXHIBIT 2

Susan Pinsky

susan.pinsky@jpmchase.com
241 Third Avenue, NY, NY 10003
W# 212.638.1958 C# 917.676.8556

JP Morgan Chase

2002 – Present

Associate Home Equity Specialist, Assistant Treasurer

02/04

- #1 producer in Downtown Manhattan East Territory
- Average monthly bookings exceeded 200% of Goal for 2nd Semester 2004
- 01/05 Promoted to top 5 NYC mega branch. Doubled monthly production to over 10mm in total credit, first month of production
- Manage pipeline average of 120 applicants

Assistant Personal Financial Advisor

11/02 – 02/04

- Helped manage an excess of 50mm in assets and achieved over 600k in production.
- Maintained client relations, brokerage accounts, IRA's, Trusts, Fee Based, and Insurance
- Helped strategize investment tactics, profiling, and cross-selling with the PFA
- Wrote and executed marketing plans to upsell current clients and acquire new ones
- Executed trades for equity, fixed income and mutual funds
- Maintained client databases, tracking systems, treasury maturity and bond redemptions

Merrill Lynch

06/00 – 11/01

Financial Advisor Trainee

- Provided comprehensive wealth management to high net worth individuals
- Developed strategic asset allocation models based on client investment time horizons, goals and risk tolerance; analyzed holdings using Bloomberg, Morning Star, internal databases
- Created and hosted seminars on Trust & Estate products and financial planning

Jobs.com (Internet Employment Solutions Provider)

10/99 – 06/00

NY Metro Account Manager

- Sold e-commerce package focused on reducing corporate employment and hiring costs
- Handled sales for NY Metro area to government, financial, pharmaceutical, recruiting firms

Interim Technology, the Consulting Group

06/97 – 03/99

Technical Recruiter

- Recruited Software Testers, Project Managers, Business Analysts and Network/Ops personnel
- Managed recruiting administration via computer applicant tracking software

Howard Sloan Koller, Executive Search

Senior Researcher

08/94 – 06/97

- Researched and Recruited Advertisement Executives
- Interviewed, assessed and recommended for retainer based positions

Bernard Baruch College BA in Liberal Arts Licenses: Series 7, Series 66 and Life Insurance
Computer: Windows, Lotus Notes, Excel, System 1, ACAPS, Teleview, POS, Streetscape, Stratweb, Custom, Interlink, Siebel, Power Point, Microsoft Office, ACT, Databases, Internet
Charity: Board Member, African Services; Volunteer, Chase On-Deck; Event Coordinator, JDF, Cure Lupus Now, Susan G Komen, Leukemia & Lymphoma Foundation, NYC Cares

EXHIBIT 3

Home Equity Loan Officer

Description:

The Home Equity Loan Officer supports all aspects of the Home Equity Sales process within their assigned territory. Primary Responsibilities include:

- Develop referrals from Chase Business Partners and generate new business
- Train/Coach RFS,PFS and SBFS staff in managed branches
- Receive and process branch generated Home Equity leads
- Develop CHEP/Affinity opportunities within assigned markets

Qualifications:

- BS/BA degree is preferred
- 2+ years experience with home finance sales
- Knowledge of home lending industry and credit principals
- Strong presentation, interpersonal and organizational skills
- Ability to work independently and in groups to generate results
- Demonstrated ability to grow sales
- Ability to resolve problems and provide superior customer service
- Sales and consulting skills required
- Excellent written and oral communication skills
- PC skills, i.e. Word& Excel

EXHIBIT 4

JPMorganChase EST JPM 37.33 ▲ 0.0 18:33

Company Home Resources

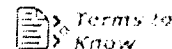
People Search

access Sameera Shaikh Sign Out

Benefit Pay & Recognition Learning & Development Diversity Work-Life Solutions HR Policies Tools & Resources

HR Policies > Disability and Reasonable Accommodation

Disability and Reasonable Accommodation



At JPMorgan Chase, we recognize that having a diverse workforce makes good business sense. We are committed to the inclusion of persons with disabilities in our workforce, and value their contributions and perspectives.

We do not discriminate on the basis of any known protected physical or mental disability, any history of disability, any perceived disability or a relationship or association with someone with a known disability. This policy applies to all aspects of recruitment, hiring, assignment, training, promotion, transfer and other aspects of employment.

- Requesting and Providing Reasonable Accommodation
- Reporting Complaints or Concerns

Requesting and Providing Reasonable Accommodation

JPMorgan Chase is committed to providing necessary and reasonable accommodations with respect to a known physical or mental disability of a qualified applicant or employee when needed to apply for a position or perform essential job functions. A reasonable accommodation is a change in the work environment or in the way "things are usually done" including, but not limited to, leave time, specialized equipment, etc., that enables a qualified person with a disability to perform the essential functions of his or her job and which does not cause an undue hardship to JPMorgan Chase or involve a significant risk to the health or safety of the individual with a disability or others. The reasonableness of an accommodation and the issue of undue hardship to the firm are evaluated on a case-by-case basis.

If you have a protected disability and need an accommodation to perform the essential functions of your job, you should contact your Human Resources Business Partner or Employee Relations Specialist. You may be asked to provide medical certification to the firm's Health Services Department. Any documentation you provide will be kept confidential and will be retained in a file separate from your personnel records.

In response to your request for a reasonable accommodation to perform the essential functions of your job, your Human Resources Business Partner or Employee Relations Specialist will work together with you and your manager to evaluate your request and determine whether a reasonable accommodation is necessary and appropriate. They may also collaborate with the firm's medical professional staff and possibly other resources, e.g., our internal Access Ability Resource Center, and external organizations that specialize in providing resources for persons with disabilities.

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Reporting Complaints or Concerns

If you believe you have been discriminated against on the basis of a protected disability, including any failure to provide a necessary and reasonable accommodation, you should immediately notify your Human Resources Business Partner or Employee Relations Specialist. Retaliation against

accessHR: HR Policies - Disability and Reasonable Accommodation

anyone who makes a complaint or requests an accommodation is prohibited.

In addition, Employee Relations and the Access Ability Resource Center are available to all employees, managers and Human Resources colleagues to answer any questions and to facilitate the implementation of this policy.

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Last Update Date: 07/01/04

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Todd Gutfleisch

My Profile | Change User

JPM 45.08 ▼ 0.84 18:01 EDT

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HR & Personal Home

Web Centers & Toolkits

Pay & Benefits

Career & Work

HR Policies

What It Means to Work at
JPMorgan ChaseEEO and Affirmative
ActionHarassment-free
Workplace**Disability and
Reasonable
Accommodation**Alcohol-free and Drug-
free Environment

Employment of Relatives

Criminal Convictions

Weapons

Education & Training

Life & Well-Being

Employee Discounts &
BankingJPMorgan Chase
Culture & Community

Life Event Guides

Disability and Reasonable Accommodation

Home > Career & Work > HR Policies > What It Means to Work at JPMorgan Chase > **Disability and Reasonable Accommodation**

print friendly

At JPMorgan Chase, we recognize that having a diverse workforce makes good business sense. We are committed to the inclusion of persons with disabilities in our workforce, and value their contributions and perspectives.

We do not discriminate on the basis of any known protected physical or mental disability, any history of disability, any perceived disability or a relationship or association with someone with a known disability. This policy applies to all aspects of recruitment, hiring, assignment, training, promotion, transfer and other aspects of employment.

- Requesting and Providing Reasonable Accommodation
- Reporting Complaints or Concerns

Requesting and Providing Reasonable Accommodation

JPMorgan Chase is committed to providing necessary and reasonable accommodations with respect to a known physical or mental disability of a qualified applicant or employee when needed to apply for a position or perform essential job functions. A reasonable accommodation is a change in the work environment or in the way "things are usually done" including, but not limited to, leave time, specialized equipment, etc., that enables a qualified person with a disability to perform the essential functions of his or her job and which does not cause an undue hardship to JPMorgan Chase or involve a significant risk to the health or safety of the individual with a disability or others. The reasonableness of an accommodation and the issue of undue hardship to the firm are evaluated on a case-by-case basis.

If you believe you have a protected disability and need an accommodation to perform the essential functions of your job, you should contact your Human Resources Business Partner. You may be asked to provide medical certification to the firm's Health Services Department. Any documentation you provide will be kept confidential and will be retained in a file separate from your personnel records.

In response to your request for a reasonable accommodation to perform the essential functions of your job, your Human Resources Business Partner will work together with you and your manager to evaluate your request and determine whether a reasonable accommodation is necessary and appropriate. They may also collaborate with the firm's medical professional staff and possibly other resources, e.g., our internal Access Ability Resource Center, and external organizations that specialize in providing resources for persons with disabilities. Please note that an accommodation may be provided without a determination of your eligibility for a reasonable accommodation.

▲ [Return to Top](#)

Reporting Complaints or Concerns

If you believe you have been discriminated against on the basis of a protected disability, including any failure to provide a necessary and reasonable accommodation, you should immediately notify your Human Resources Business Partner or Employee Relations Advice Connection. You may contact Employee Relations Advice Connection at 1-888-703-5555. Retaliation against anyone who makes a complaint or requests an

Related Links

[Terms to Know](#)

JPMC 0104

accommodation is prohibited.

In addition, Employee Relations and the Access Ability Resource Center are available to all employees, managers and Human Resources colleagues to answer any questions and to facilitate the implementation of this policy.

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Last Update Date: 03/23/05

Tokyo	Hong Kong	Mumbai	London	Sao Paulo	New York
8:56 PM	7:56 PM	5:26 PM	12:56 PM	8:56 AM	7:56 AM
Fri May 12	Fri May 12	Fri May 12	Fri May 12	Fri May 12	Fri May 12

▣ [More Time Zones/Weather](#)

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 Stock prices are 20-minute delayed and are provided
 by Quotemedia via QTF Market Data Services; they should not be
 used as a basis for trade without further verification.

JPMC 0105

EXHIBIT 5

Susan X Pinsky

02/08/2005 04:52 PM

To: Dee Lakhani/JPMCHASE@JPMCHASE

cc:

Subject: HR

Hi Dee,

I spoke with Barbara Zimmer today to request a standing desk, because of my back problems. Sitting is becoming more and more difficult.

EXHIBIT 6

Susan X Pinsky

02/24/2005 11:40 AM

To: barbara zimmer/jpmchase@jpmchase

cc:

Subject: Standing Desk

Hi Barbara,
I got the letter from my chiropractor. Can you please send me the fax number I need to foreword it to.

Thanks,
Susan

EXHIBIT 7

STEPHEN S. WEINBERG, D.C., LLC

50 Lexington Avenue
Lower Level
New York, NY 10010
(212) 995-1515
Fax: (212) 995-2335

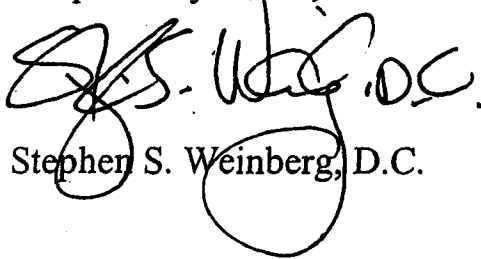
February 23, 2005

To Whom It May Concern:

Ms. Susan Pinsky is under my care for lower back pain and muscle spasm, secondary to an Acute Strain/Sprain Syndrome of the Lumbosacral Spine and Pelvis. She has been advised to refrain from extended periods of sitting (not to exceed 20 to 30 minutes) and to seek Therapeutic Massage Therapy as an adjunct to treatment in this office. These measures are necessary to improve the outcome of this condition and to help prevent further exacerbation of her symptoms. In particular, I believe that Ms. Pinsky would benefit from the use of a "standing desk", to avoid having to sit while working for more than the recommended time frame. Please extend her all due consideration in this matter.

If any questions arise concerning this case, feel free to contact my office.
Thank You.

Respectfully Yours,

A handwritten signature in black ink, appearing to read 'S.S. Weinberg, D.C.', with a large circular flourish at the bottom.

Stephen S. Weinberg, D.C.

EXHIBIT 8

Susan X Pinsky

03/15/2005 05:13 PM

To: Barbara Zimmer/JPMCHASE@JPMCHASE
cc:
Subject: Standing Desk

Dearest Barbara,
Since submitting my written request along with a Doctors letter for my standing desk
I have not heard a word from anyone. Is there any way that you could possibly follow up
with the matter? I would greatly appreciate it.

Many Thanks,
Susan

EXHIBIT 9



Barbara Zimmer

03/17/2005 02:22 PM

To: Susan X Pinsky/JPMCHASE@JPMCHASE

cc:

Subject: Re: Standing Desk 

They may be trying to reach Dee and I don't know if they would call Gary in her absence. Do you know the name of who you faxed it to or did you just send it to medical?

Susan X Pinsky

Susan X Pinsky

03/15/2005 02:13 PM

To: Barbara Zimmer/JPMCHASE@JPMCHASE

cc:

Subject: Standing Desk

Dearest Barbara,

Since submitting my written request along with a Doctors letter for my standing desk I have not heard a word from anyone. Is there any way that you could possibly follow up with the matter? I would greatly appreciate it.

Many Thanks,
Susan

EXHIBIT 10

Susan X Pinsky

03/31/2005 03:48 PM

To: Barbara Zimmer/JPMCHASE@JPMCHASE

CC:

Subject: Re: Standing Desk 

I'm sorry Barbara,
I remember that I did fax it to an individual that you recommended, but I can't find the fax. I believe it's
now been about 2 months and I've heard nothing from them.
Home Equity Human Resources - Tel (602) 221-4740

Home Equity Human Resources - Tel (602) 221-4740

Barbara Zimmer

03/17/2005 01:22 PM

To: Susan X Pinsky/JPMCHASE@JPMCHASE

CC:

Subject: Re: Standing Desk 

They may be trying to reach Dee and I don't know if they would call Gary in her absence. Do you know
the name of who you faxed it to or did you just send it to medical?
Susan X Pinsky

Susan X Pinsky

03/15/2005 02:13 PM

To: Barbara Zimmer/JPMCHASE@JPMCHASE

CC:

Subject: Standing Desk

Dearest Barbara,
Since submitting my written request along with a Doctors letter for my standing desk
I have not heard a word from anyone. Is there any way that you could possibly follow up
with the matter? I would greatly appreciate it.

Many Thanks,
Susan

EXHIBIT 11

Susan X Pinsky

04/04/2005 03:39 PM

To: Barbara Zimmer/JPMCHASE@JPMCHASE

CC:

Subject: Re: Standing Desk 

Hi Barbara,

I still have no standing desk. Exactly how long do I have to wait for it. I don't remember who I faxed the info

to. It was to the name and number you gave me.

Home Equity Human Resources - Tel (602) 221-4740

Home Equity Human Resources - Tel (602) 221-4740

Barbara Zimmer

03/17/2005 01:22 PM

To: Susan X Pinsky/JPMCHASE@JPMCHASE

CC:

Subject: Re: Standing Desk 

They may be trying to reach Dee and I don't know if they would call Gary in her absence. Do you know the name of who you faxed it to or did you just send it to medical?

Susan X Pinsky

Susan X Pinsky

03/15/2005 02:13 PM

To: Barbara Zimmer/JPMCHASE@JPMCHASE

CC:

Subject: Standing Desk

Dearest Barbara,

Since submitting my written request along with a Doctors letter for my standing desk

I have not heard a word from anyone. Is there any way that you could possibly follow up with the matter? I would greatly appreciate it.

Many Thanks,

Susan

EXHIBIT 12



Barbara Zimmer

04/04/2005 03:55 PM

To: Susan X Pinsky/JPMCHASE@JPMCHASE

cc:

Subject: Re: Standing Desk 

I believe that the person whose name we were originally given may have left the bank. I have asked someone else in Health Services to follow-up. I would also suggest that you ask your manager, Dee, to follow-up as well. They cannot give her medical information but they should be able to tell her the status of the request.

Susan X Pinsky

Susan X Pinsky

04/04/2005 12:39 PM

To: Barbara Zimmer/JPMCHASE@JPMCHASE

cc:

Subject: Re: Standing Desk 

Hi Barbara,

I still have no standing desk. Exactly how long do I have to wait for it. I don't remember who I faxed the info

to. It was to the name and number you gave me.

Home Equity Human Resources - Tel (602) 221-4740

Home Equity Human Resources - Tel (602) 221-4740



Barbara Zimmer

03/17/2005 01:22 PM

To: Susan X Pinsky/JPMCHASE@JPMCHASE

cc:

Subject: Re: Standing Desk 

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Susan X Pinsky

Susan X Pinsky

03/15/2005 02:13 PM

To: Barbara Zimmer/JPMCHASE@JPMCHASE

cc:

Subject: Standing Desk

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Susan